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Form 149

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Joseph R. Sundo Debtor(s) Bankruptcy Case No.: 20–20214–GLT Issued Per June 15, 2020 Proceeding Chapter: 13

Docket No.: 34 – 17

Concil. Conf.: August 13, 2020 at 11:00 AM

ORDER OF COURT CONFIRMING PLAN AS MODIFIED AND SETTING DEADLINES FOR CERTAIN ACTIONS

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated February 14, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☑ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. A final plan conciliation conference will be held on Aug. 13, 2020 at 11:00 AM, in remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com. If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- □ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- □ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ▶ H. Additional Terms: The secured claim of The Huntington National Bank (Claim No. 2) shall govern as to claim amount, to be paid at the modified plan interest in a monthly amount to be determined by Trustee to pay in full.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

- **A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P.* 2002(b), this Order shall not become final for a period of twenty–eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty–eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon it's entry.
- **B.** Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- **C.** Review of Claims Docket and Objections to Claims. Pursuant to W.PA.LBR 3021-I(c)(2), the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.
- **D.** Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.
- **E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) IT IS FURTHER ORDERED THAT:

- **A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to $11\ U.S.C.\ \S 1322(b)(2)$, nothing in this Order shall be construed to change the payment terms established in the Plan.
- **B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty—one (21) days prior to the change taking effect.
- **D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR* 2016–1 before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- **E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre–confirmation defaults in any subsequent motion to dismiss.
- **F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

Gregory **1. Ta**ddonio, Judge United Statos Bankruptcy Court

Dated: June 22, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

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United States Bankruptcy Court Western District of Pennsylvania

In re: Joseph R. Sundo Debtor Case No. 20-20214-GLT Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: jhel Page 1 of 2 Date Rcvd: Jun 22, 2020 Form ID: 149 Total Noticed: 37

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jun 24, 2020.
db
                 +Joseph R. Sundo,
                                     1505 Middle Street,
                                                               Pittsburgh, PA 15215-2531
                 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
cr
                  Pittsburgh, PA 15233-1828
                 American Express Corporation, P. O. Box 1270, Newark, NJ 07101-1270 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001
15186282
15212844
                                                                                    PO Box 3001,
                  Malvern PA 19355-0701
15199099
                 +CRB, 4315 Pickett Road, Bankruptcy Department,
                                                                          St. Joseph, Missouri 64503-1600
                 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497 +Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept,
15224829
15200112
15200113
                                                                                                Po Box 790034,
                   St Louis, MO 63179-0034
                St Louis, MO 631/9-0034
+Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
+Diversified Consultants, Inc., Attn: Bankruptcy, Po Box 679543, Dallas, TX 75267-9543
15200114
15200119
15186285
                   Attn David Fein Esq., Philadelphia, PA 19106-1541
                 +PennyMac Loan Services, LLC, 3043 Townsgate Road, #200, Westlake Village, CA 91361-3027 
+PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15186287
15224432
15221365
                 +Peoples Natural Gas Company LLC, c/o S. James Wallace, PC,
                                                                                       845 N. Lincoln Avenue,
                  Pittsburgh, PA 15233-1828
15200120
                 +SST/Cross River Bank,
                                           4315 Pickett Road, Saint Joseph, MO 64503-1600
                  Systems & Services Technologies Inc, Po Box 5493, Carol Stream, IL 60197-5493
15186288
                  Systems & Services Technologies Inc,
                                                            4315 Pickett Road, Po Box 3999,
15186289
                   Saint Joseph, MO 64503-0999
               ++TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400,
15200122
                   CINCINNATI OH 45202-3576
                 (address filed with court: Tempo, 720 East Pete Rose Way, Suite 400, 07 THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539
                                                                                                   Cincinnati, OH 45202)
15188709
                  UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15210534
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 23 2020 04:06:19
cr
                 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 +E-mail/Text: bnc@atlasacq.com Jun 23 2020 03:56:29 Atlas Acquisitions 1
15210528
                                                                               Atlas Acquisitions LLC, 294 Union St.,
                  Hackensack, NJ 07601-4303
                 +E-mail/Text: bankruptcy@firstenergycorp.com Jun 23 2020 03:57:33
15200115
                  Collection Service Center, Inc., Attn: Bankruptcy,
                                                                                839 5th Ave.,
                   New Kensington, PA 15068-6303
                 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jun 23 2020 04:03:22
15200117
                   Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15200116
                 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jun 23 2020 04:03:22
                  Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
                  E-mail/PDF: creditonebknotifications@resurgent.com Jun 23 2020 04:05:15
15186283
                                                                                                     Credit One Bank,
                  P.O. Box 98873, Las Vegas, NV 89193-8873
15188533
                  E-mail/Text: mrdiscen@discover.com Jun 23 2020 03:56:27
                                                                                    Discover Bank,
                   Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
                 +E-mail/Text: bankruptcynotices@dcicollect.com Jun 23 2020 04:03:06
15200118
                  Diversified Consultants, Inc., P O Box 551268, Jacksonville, FL 32255-1268
                 +E-mail/Text: kburkley@bernsteinlaw.com Jun 23 2020 04:03:18
15223777
                                                                                        Duquesne Light Company,
                  c/o Bernstein-Burkley, P.C.,
Pittsburgh, PA 15219-1945
                                                     707 Grant St., Suite 2200, Gulf Tower,
                 +E-mail/Text: bankruptcy@huntington.com Jun 23 2020 03:57:20
15186284
                                                                                        Huntingdon National Bank,
                  P.O. Box 1558, Columbus, OH 43216-1558
                  E-mail/Text: JCAP_BNC_Notices@jcap.com Jun 23 2020 04:02:51
15224657
                                                                                         Jefferson Capital Systems LLC,
                   Po Box 7999, Saint Cloud Mn 56302-9617
                  {\tt E-mail/PDF: resurgentbknotifications@resurgent.com Jun~23~2020~04:05:20}
15205661
                                                                                                      LVNV Funding, LLC,
                   Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15201791
                  E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 23 2020 04:05:07
                                                                                                     MERRICK BANK,
                   Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15186286
                  E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 23 2020 04:05:07
                                                                                                    Merrick Bank,
                   PO Box 660702,
                                     Dallas, TX 75266-0702
                 +E-mail/PDF: gecsedi@recoverycorp.com Jun 23 2020 04:06:04
15186949
                                                                                       Synchrony Bank,
                 c/o of PRA Receivables Management, LLC, PO Box 41021, N +E-mail/Text: BankruptcyNotice@upmc.edu Jun 23 2020 04:03:10
                                                                                   Norfolk, VA 23541-1021
                                                                                       UPMC,
15186290
                   2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
                  E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 23 2020 04:06:26
15220652
                                                                                             Verizon,
                   by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
                                                                                                       TOTAL: 17
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District/off: 0315-2 User: ihel Page 2 of 2 Date Royd: Jun 22, 2020 Form ID: 149

Total Noticed: 37

294 Union St., cr* +Atlas Acquisitions LLC, Hackensack, NJ 07601-4303 cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,

707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 15219786*

294 Union St., +Atlas Acquisitions LLC, Hackensack, NJ 07601-4303 15200121* Systems & Services Technologies Inc, Po Box 5493, Carol Stream, IL 60197-5493

TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmllawgroup.com Kenneth Steidl on behalf of Debtor Joseph R. Sundo julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste inberg.com

TOTAL: 6

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com